Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when The income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or __the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage \Box VA Conventional Other (explain): Applied for: USDA/Rural FHA Housing Service No. of Months Interest Rate Amount Amortization Type: ▼ Fixed Rate Other (explain): \$ % ☐ GPM ARM (type): **II. PROPERTY INFORMATION AND PURPOSE OF LOAN** Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: **▼** Purchase ☐ Construction Other (explain): Construction-Permanent Primary Residence Secondary Residence Investment Refinance Complete this line if construction or construction-permanent loan. Year Lot Acquired **Original Cost** Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Describe Improvements Year Original Cost made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: ▼ Fee Simple Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School (not listed by Co-Borrower) (not listed by Borrower) Dependents Dependents Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No. Separated Ages Ages Present Address (street, city, state, ZIP/ country) Present Address (street, city, state, ZIP/ country) No. Yrs. No. Yrs. / United States / United States Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Freddie Mac Form 65 6/09 Fannie Mae Form 1003 6/09 Borrower Calyx Form - Loanapp1.frm (11/09)

Co-Borrower

Borrower			IV. EMPLO	OYMENT IN	IFORMATIO	N	wer			
Name & Address of Em	ployer Self E	Self Employed		on this job Name 8		ddress of Employer	Self Employed		Yrs. on this job	
			Yrs. employ line of work	yed in this /profession					Yrs. employed in this line of work/profession	
Position/Title/Type of Bu	usiness	Business I	 Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business I	Phone (incl. area code)	
If employed in current	t nosition for less th	an two yea	re or if curre	ently emplo	ved in mor	e than one position, co	mnlete th	e following	··	
Name & Address of Em		Employed	Dates (from		-	ddress of Employer		Employed	Dates (from-to)	
Numb a Nadicas of Em	pioyoi	mpioyeu	Dutes (IIOIII		Nume a 7	adicos of Employer	□ Seli	Employed	,	
			Monthly Inc						Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business I	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	1-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come	_				Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	⊥ ' Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business I	Phone (incl. area code)	
			•	,		<i>,</i>			, ,	
Name & Address of Em	ployer Self E	Employed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income \$	
Position/Title/Type of Bu	usiness	Business F	Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business I	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	ı-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business I	Phone (incl. area code)	
	V. MONT	THLY INCO	ME AND CO	MBINED HO	DUSING EXI	PENSE INFORMATION				
Gross Monthly Income	Borrower	Со-В	orrower	To	otal	Combined Monthly Housing Expense	Pro	esent	Proposed	
Base Empl. Income*	\$	\$		\$		Rent	\$			
Overtime						First Mortgage (P&I)			\$	
Bonuses						Other Financing (P&I)				
Commissions						Hazard Insurance				
Dividends/Interest						Real Estate Taxes				
Net Rental Income						Mortgage Insurance				
Other (before completing, see the notice in "describe		+				Homeowner Assn. Dues				
other income," below) Total	\$	\$		\$		Other: Total	\$		 	
	<u>į </u>		rovide additi		entation ou	ch as tax returns and fina		tements	, v	
Describe Other Income	Notice: Alimo	ony, child su	upport, or se	parate main	tenance inc	ome need not be reveale have it considered for re	d if the			
B/C									Monthly Amount	
									\$	
Freddie Mac Form 65 6/Calyx Form - Loanapp2.frr						Borrower	_ 	Fanı	nie Mae Form 1003 6/09	

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed

I lointly

Not Jointly

Description ASSETS Cash or Market Value Cash deposit toward purchase held by: \$					Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.								
					satisfied upo	LIABILI	whea or aporties		Monthly Pa Months Let	yment &	Unpaid Balance		
List checking and savings accounts below				Name and a	address of Cor	npany		+	\$ Payment/N		\$		
Name and address of Bank, S&L, or Co	edit U	nion								·			
					Acct. no.	address of Cor	ากลกง			\$ Payment/I	Months	\$	
Acct. no. Name and address of Bank, S&L, or Ci	\$ redit U	nion			Acct. no.	nuces of our	рапу			ψ r aymentr	vioriuis	Ψ	
Acct. no.	\$				Name and a	ddress of Cor	npany			\$ Payment/	Months	\$	
Name and address of Bank, S&L, or Co		nion			Acct. no.								
					Name and a	ddress of Cor	npany			\$ Payment/I	Months	\$	
Acct. no. \$ Stocks & Bonds (Company name/number description) \$													
				Acct. no. Name and address of Company					\$ Payment/Months \$				
Life insurance net cash value	\$												
Face amount: \$													
Subtotal Liquid Assets	\$				Acct. no.								
Real estate owned (enter market value from schedule of real estate owned)	\$	\$			Name and address of Company					\$ Payment/f	Months	\$	
Vested interest in retirement fund	\$												
Net worth of business(es) owned (attach financial statement)	\$				Acct. no.								
Automobiles owned (make and year)	\$			Alimony/Child Support/Separate Maintenance Payments Owed to:					\$				
Other Assets (itemize) \$				Job-Related Expense (child care, union dues, etc.)					\$		-		
					Total Monti	nly Payments				\$		1	
Total Assets a.	\$				Net Worth (a minus b)	=>	\$		T	Total Liabil	ities b.	\$	
Schedule of Real Estate Owned (if add	itional	proper	ties are ow	vne		uation sheet)					Insura	nce	
Property Address (enter S if sold, PS if sale or R if rental being held for income		ing	Type of Property	1	Present Market Value	Amount Mortgages &		Gross Rental Income		Mortgage Payments	Mainten Taxes 8	ance,	Net Rental Income
				\$		\$		\$	\$		\$		\$
List any additional names under which Alternate Name	n cred	it has p	Totals previously		en received a reditor Name	\$ nd indicate ap	propr	\$ iate creditor nan	\$ ne(s		\$ nt number ccount Nu		\$
Freddie Mac Form 65 6/09 Calyx Form - Loanapp3.frm (11/09)								rower		_	Fann	ie Mae	Form 1003 6/09

VII. D	ETAILS OF TRANSACT	ION			VIII. DECLARATIONS	•			
a. Purchase prid	ce	\$		Yes" to any questi		<u> </u>	Borrower	Со-Во	rrower
b. Alterations, in	nprovements, repairs		•	tinuation sheet for	•		Yes No	Yes	No
c. Land (if acqui	red separately)		•	outstanding judgm		닏닏		Ц	
d. Refinance (in	cl. debts to be paid off)		•	en declared bankrup	l'a 4la a a a a f	님 님		\vdash	
e. Estimated pre	epaid items		in the last 7 y		d upon or given title or deed in	ileu triereoi	⊔ ⊔	ΙШ	Ш
f. Estimated clo	sing costs		d. Are you a par				ПП	Ιп	
g. PMI, MIP, Fu	nding Fee		e. Have you dire	ectly or indirectly be	en obligated on any loan which	n resulted in			
h. Discount (if B	orrower will pay)				u of foreclosure, or judgment?				
i. Total costs (a	idd items a through h)		loans, educational	loans, manufactured	mortgage loans, SBA loans, home (mobile) home loans, any mortg	age, financial			
j. Subordinate f	inancing				res," provide details, including dat per, if any, and reasons for the action				
k. Borrower's cle	osing costs paid by Seller				n default on any Federal debt of	,	пп	Ιп	
I. Other Credits	(explain)		loan, mortgag	ge, financial obligation	on, bond, or loan guarantee?	·			
					he preceding question.				
					, child support, or separate ma	intenance?	$\vdash\vdash$		Н
				the down payment I			Η Η		
			i. Are you a co-	maker or endorser	on a note?		\sqcup \sqcup		Ш
			j. Are you a U.						
				manent resident ali			$\sqcup \sqcup$		
			-	id to occupy the pi ete question m below.	roperty as your primary resi	dence?	Ш Ш	ш	Ш
m. Loan amount Funding Fee	(exclude PMI, MIP,			•	est in a property in the last thr	ee vears?			
	nding Fee financed		,	•	own-principal residence (PR)	•			ш
o. Loan amount				ome (SH), or investr		,		l	
	Borrower (subtract j, k, I &				ome-solely by yourself (S),				
o from i)	borrower (subtract), k, r a		jointly with	your spouse (SP),	or jointly with another person	(O)?			
		IX. ACKNO	WLEDGEMEN	T AND AGREE	MENT				
or not the loan is al I am obligated to a Loan; (8) in the even have relating to suc account may be tration or warranty, ex my "electronic sign containing a facsim Acknowledgement contained in this a or a consumer rep Right to Receive appraisal report. after Creditor notif If you would like a	proved; (7) the Lender and its mend and/or supplement the ir ent that my payments on the Loth delinquency, report my name nsferred with such notice as mapress or implied, to me regardin ature," as those terms are defile of my signature, shall be as a Lach of the undersigned hipplication or obtain any inforrorting agency. Copy of Appraisal I/We have the company of the appraisal report, of the	agents, brokers, insurer formation provided in the band become delinquent, and account information by be required by law; (1) go the property or the contend in applicable federal fective, enforceable and account or data relating the the right to a copy of the contend in application or data relating the the right to a copy of the contend of the conte	rs, servicers, succeshis application if an the Lender, its sen to one or more corol) neither Lender indition or value of rail and/or state law did valid as if a paper that any owner of to the Loan, for a fithe appraisal repequestat the mailing or I/we withdraw cience Park FC	ssors and assigns my of the material far vivicers, successors, insumer credit reportion its agents, broker the property; and (11 vs (excluding audio ar version of this applithe Loan, its serviciny legitimate purpoort used in connecting address Creditor this application. U 1100 NW Mu	retain the original and/or an electary continuously rely on the inforts that I have represented here or assigns may, in addition to a ng agencies; (9) ownership of the strong in the street of the st	rmation contair in should char ny other rights le Loan and/or rs or assigns h lition as an "ele cosimile transm g my original w may verify or ing a source n dit provided the rear from us r	ned in the ige prior to and reme administrates as made a ctronic recision of ritten sign. reverify a amed in the interest and the interest as a control of the interest and in the interest and in the interest and i	application closing the street of the street	ion, and g of the tit may he Loan esentantaining lication rmation
Borrower's Signa	ature	Da	te	Co-Borrower's Si	gnature		Date		
X	Y INF	FORMATION FOR	COVERNMEN	X T MONITORING	DIRDOSES				
opportunity, fair ho not discriminate ei may check more the observation and su material to assure	rmation is requested by the Fousing and home mortgage disther on the basis of this informan one designation. If you dourname if you have made this that the disclosures satisfy al	ederal Government fo colosure laws. You are lation, or on whether you onot furnish ethnicity, application in person. I requirements to whice	r certain types of e not required to fu ou choose to furnis race, or sex, unde If you do not wish	loans related to a d Irnish this informatic sh it. If you furnish t r Federal regulation to furnish the inforr oject under applicab	welling in order to monitor the on, but are encouraged to do so he information, please provide s, this lender is required to not nation, please check the box be le state law for the particular to	b. The law proboto the both ethnicity the informativelow. (Lende type of loan appropriate the	ovides that and race ion on the r must rev	it a Lend For rade basis of iew the	der may ice, you of visual
BORROWER	I do not wish to furnish thi	_		CO-BORROWER	=	_			
Ethnicity:	Hispanic or Latino	Not Hispanic or Lat		Ethnicity:	Hispanic or Latino	Not Hispa			
Race:	American Indian or Alaska Native		Black or African American	Race:	American Indian or Alaska Native	Asian	Afi	ack or rican An	nerican
	Native Hawaiian or Other		Vhite		Native Hawaiian or Other	_	er vv	hite	
Sex:	Female L d by Loan Originator:	Male		Sex:	Female	Male			
This information w In a face-to-fa In a telephone Loan Originator's	ras provided: ace interview interview	By the applicant and By the applicant and			Date				
	Name (print or type)		Loan Originator	Identifier	Loan Originator's Phone	Number (inc	uding are	a code)
Loan Origination C Sunset Science (P) 503-643-133	Park FCU 5 (F) 503-646-9902		Loan Origination	Company Identifier	Loan Origination Compa 1100 NW Murray Blv Portland, OR 97229	vd STE 200	Mao Eo	4000	0.000



Application Attachment for Real Estate Loans

Copies of the following documents must be submitted:

- 1) Tax Assessment Statement or Copy of recent Appraisal
- 2) Current or Year-end Mortgage(s) Statement(s) with interest rate & terms showing
- 3) Homeowners Insurance Policy(Name and phone number of agent)
- 4) Verification of Income (Pay stub, W-2, or Tax Return)

Title of property is held in what name(s):
I/We understand that the Credit Union may need to order a Real Estate Appraisa and/or Title Report in order to establish the loan value/equity on my property in response to my loan request. I/We further understand that it will be my responsibility to pay for the appraisal and/or title fees. In the event that my loan request is denied, it is understood that I/We will be obligated to pay for the these costs, at which point the appraisal and or title report will be given to me for my
records.
Date
Signature
Signature



Authorization To Obtain Information

I authorize <u>Sunset Science Park FCU</u> to request verification of my credit union accounts, other assets, employment earnings records, and also to order a consumer credit report. I further authorize my financial institutions and employer(s) to accept a copy of this document as their authorization to release such information.

Member/Bo	rrower Signat	ture:		
Address:				
 Member/Bo	rrower Signat	ture:		
Address: _				

This information is confidential and will only be used to process your mortgage

loan application.